

Form 148 – ntcsmcs

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 19-29907-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michelle A. Rybak  
1575 S. Myrtle St.  
Vineland, NJ 08360

Social Security No.:

xxx-xx-7921

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 6/4/20.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within five (5) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: June 4, 2020

JAN: kvr

Jeanne Naughton  
Clerk

In re:  
Michelle A. Rybak  
Debtor

Case No. 19-29907-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin  
Form ID: 148

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Total Noticed: 51

Date Rcvd: Jun 04, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 06, 2020.

db +Michelle A. Rybak, 1575 S. Myrtle St., Vineland, NJ 08360-6429  
518523755 +ADT Security Service, 14200 E. Exposition Ave., Aurora, CO 80012-2540  
518523757 +American Express, PO Box 17759, Clearwater, FL 33762-0759  
518589718 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
518523763 Comptroller of Maryland, Compliance Division, Revenue Administration CTR, Rm 100, Annapolis, MD 21401  
518523766 +Discover Bank, 325 Chestnut St, Ste 501, Philadelphia, PA 19106-2605  
518523768 +Finance of America Mortgage, 15325 Fairfield Ranch Road, Suite 200, Chino Hills, CA 91709-8834  
518523770 Gulf Oil Ltd Partnership, PO Box 9001001, Louisville, KY 40290-1001  
518681836 +John R. Morton, Jr., Esquire, 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3124  
518523774 +Landis Sewerage Authority, 1776 S. Mill Road, Vineland, NJ 08360-6200  
518523775 +Littman Jewelers, 3 Ethel Rd, Edison, NJ 08817-2855  
518523776 +LoanCare Servicing Center, P.O. Box 8068, Virginia Beach, VA 23450-8068  
518639236 +MidFirst Bank, 999 Northwest Grand Boulevard, Oklahoma City, OK 73118-6051  
518523779 NTB Credit Plan, PO Box 183015, Columbus, OH 43218-3015  
518523778 Nissan Motor Acceptance, PO Box 742658, Cincinnati, OH 45274-2658  
518546829 Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366  
518523780 Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex, Trenton, NJ 08625-0112  
518600972 +Rebecca A. Solarz, Esquire, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812  
518523786 +Repossession Specialists, 511 S. Main St, Pleasantville, NJ 08232-3219  
518523787 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
(address filed with court: State Of New Jersey, P.O. Box 245, Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245)  
518523789 TD Retail Card Services, PO Box 11956, Newark, NJ 07101-4956  
518523790 Vineland Electric Utility, 640 E Wood Street, Po Box 1508, Vineland, NJ 08362-1508  
518556146 +Vineland Municipal Utilities, c/o Jeffrey N. Medio, Esq., 717 E. Elmer St, Ste 7, Vineland NJ 08360-4758

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 04 2020 23:34:56 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 04 2020 23:34:53 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
518613539 EDI: GMACFS.COM Jun 05 2020 03:08:00 Ally Capital, PO Box 130424, Roseville MN 55113-0004  
518523756 +EDI: GMACFS.COM Jun 05 2020 03:08:00 Ally Financial, PO Box 130424, Saint Paul, MN 55113-0004  
518523760 E-mail/Text: bankruptcy@bbandt.com Jun 04 2020 23:34:40 BB&T, Po Box 1847, Wilson, NC 27894  
518556159 E-mail/Text: bankruptcy@bbandt.com Jun 04 2020 23:34:40 Branch Banking & Trust Company, Bankruptcy Section, P.O. Box 1847, 100-50-01-51, Wilson NC 27894  
518523759 E-mail/Text: bankruptcy@bbandt.com Jun 04 2020 23:34:40 BB&T, PO Box 2322, Lumberton, NC 28359-2322  
518523758 EDI: BANKAMER.COM Jun 05 2020 03:08:00 Bank Of America, N.A., PO Box 15222, Wilmington, DE 19886-5222  
518523764 E-mail/Text: Bankruptcymail@marylandtaxes.gov Jun 04 2020 23:34:17 Comptroller Of Maryland, 1120 Carroll Street, Annapolis, MD 21411-0001  
518523761 +EDI: CITICORP.COM Jun 05 2020 03:08:00 Citibank, NA, PO Box 6077, Sioux Falls, SD 57117-6077  
518523762 EDI: CITICORP.COM Jun 05 2020 03:08:00 Citicards, P O Box 6241, Sioux Falls, SD 57117-6241  
518523767 EDI: DISCOVER.COM Jun 05 2020 03:08:00 Discover Bank, P.O. Box 30943, Salt Lake City, UT 84130-0943  
518523765 +EDI: TSYST2.COM Jun 05 2020 03:08:00 Department Stores National Bank, PO Box 8053, Mason, OH 45040-8053  
518523769 EDI: BLUESTEM Jun 05 2020 03:08:00 Fingerhut, Po Box 166, Newark, NJ 07101-0166  
518523773 EDI: IRS.COM Jun 05 2020 03:08:00 Internal Revenue Service, P.O. Box 744, Special Procedure Branch, Springfield, NJ 07081  
518523777 EDI: RMSC.COM Jun 05 2020 03:08:00 Lowes, PO Box 530914, Atlanta, GA 30353-0914  
518523781 +EDI: RMSC.COM Jun 05 2020 03:08:00 Old Navy, PO Box 105980 Dept 72, Atlanta, GA 30348-5980  
518523782 EDI: PRA.COM Jun 05 2020 03:08:00 Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541  
518611410 EDI: PRA.COM Jun 05 2020 03:08:00 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541  
518523783 EDI: Q3G.COM Jun 05 2020 03:08:00 Quantum 3 Group, PO Box 788, Kirkland, WA 98083-0788  
518523784 +EDI: Q3G.COM Jun 05 2020 03:08:00 Quantum3 Group, PO Box 788, Kirkland, WA 98083-0788  
518523785 +EDI: Q3G.COM Jun 05 2020 03:08:00 Quantum3 Group LLC, agent for Sandino Funding, PO Box 788, Kirkland, WA 98083-0788

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

518622821 EDI: Q3G.COM Jun 05 2020 03:08:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
518523788 EDI: RMSC.COM Jun 05 2020 03:08:00 Synchrony Bank/Walmart, Po Box 965024,  
Orlando, FL 32896-5024  
518550486 +EDI: AIS.COM Jun 05 2020 03:08:00 T Mobile/T-Mobile USA Inc,  
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
518629992 +EDI: AIS.COM Jun 05 2020 03:08:00 Verizon, by American InfoSource as agent,  
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
518523791 +EDI: WFFC.COM Jun 05 2020 03:08:00 Wells Fargo Bank, P.O. Box 14517,  
Des Moines, IA 50306-3517  
518627385 EDI: WFFC.COM Jun 05 2020 03:08:00 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F,  
Des Moines, IA 50306-0438

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Nissan Motor Acceptance Corporation, PO Box 660366, Dallas, TX 75266-0366  
518523772\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, PO Box 724, Springfield, NJ 07081)  
518523771\* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 06, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 4, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
John R. Morton, Jr. on behalf of Creditor Nissan Motor Acceptance Corporation  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Rebecca Ann Solarz on behalf of Creditor MIDFIRST BANK rsolarz@kmllawgroup.com  
Seymour Wasserstrum on behalf of Debtor Michelle A. Rybak mylawyer7@aol.com,  
ecf@seymourlaw.net;r47769@notify.bestcase.com  
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 7